



State of Hawaii Employer-Union Health Benefits Trust Fund Newsletter for Retiree Participants  
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EUTF

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**EUTF Customer Service**  
Local: 808-586-7390  
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Message from the  
Administrator

Aloha!

This edition of Ka Leo O EUTF is full of valuable information about your EUTF retiree health and life insurance benefits. Please take the necessary time to read and digest those items relevant to you and your family.

This year, for the first time, the EUTF will hold **open enrollment** for retirees in the fall, rather than in the spring with the active open enrollment. The Board of Trustees approved this change so that for Medicare enrollees, the EUTF open enrollment (and plan year beginning January 1) will coincide with the CMS/Medicare open enrollment and plan year.

Look for the dates and meeting schedule for open enrollment on the following pages.

**Medicare drug plan options** can be confusing. The bottom line is that your EUTF Medicare Part D prescription drug plan is designed to meet your needs. If you enroll in any other Medicare Part D plan, you will be dropped from the EUTF Part D plan because of CMS (Medicare) rules.

If you travel outside Hawaii, contact Standard Life (see article in "Carrier Corner") to obtain a brochure on their free **MEDEX Travel Assist Plan**.

On behalf of our Board of Trustees and staff, thank you for the opportunity to serve.

Jim Williams  
Administrator

**EUTF Hi-Lights**

This section will be a new part of the newsletter and will highlight various topics that are important to you! In this edition, we have provided the Board Schedule for Fiscal Year 2008-2009:

All Meetings start at 9:00am:

September 25, 2008  
October 29, 2008  
December 10, 2008

January 28, 2009  
February 25, 2009  
April 1, 2009  
May 20, 2009  
June 24, 2009

Agendas always provide opportunities for public comments. Retiree organizations are well represented at the Board meetings.

Let's talk 'shop' with:

Financial Services:

This department consists of seven (7) employees working hard to make sure employer premiums are received and reimbursement checks are delivered to you! Retiree reimbursement checks are being handled either through direct deposit or manual checks. Currently, the Financial Services department handles 24,000 direct deposits and 6,000 manual checks annually. If you are interested in having your Medicare Quarterly reimbursement check thru direct deposit, please call 586-7390 or 1-800-295-0089 to request a direct deposit form. You may also download this form from our website at [www.eutf.hawaii.gov](http://www.eutf.hawaii.gov) and go to EUTF Forms.

## *Pono (Benefit) News*

**REMINDER:** Retiree Open Enrollment Period coming soon:  
**October 14, 2008 through November 13, 2008** for changes effective January 1, 2009.

### ***Retiree Benefits & Premium Rates effective January 1, 2009 through December 31, 2009:***

There will be no change in benefits and rates for Retirees with the exception of the following:

- Kaiser – New benefits: Silver & Fit, Medicare approved Hepatitis B drug copay is \$0
- VSP – Service Frequency is on a calendar year basis

## **Medicare Part B**

**WHO:** Applies to all retirees and their spouses who are eligible to enroll in Medicare Part B. Spouses who are still working but enrolled in an EUTF retiree medical plan are required to enroll in Part B.

**WHAT:** Medicare Part B reimbursements are dependent on you submitting a copy of your Medicare Part B card. **Your reimbursement will begin the later of the date on your card or the 1<sup>st</sup> day of the month in which the EUTF receives a copy of your card, no earlier.**

**WHEN:** When you become eligible for Medicare, **you must enroll in Medicare Part B** to continue your retiree health benefits through the EUTF. The EUTF will reimburse you quarterly by direct deposit to your financial institution account for the cost of the Medicare Part B premium. These payments do not include reimbursements for any penalty premium payments charged by Medicare.

**WHERE:** If you have access to the internet, go to our website at [www.eutf.hawaii.gov](http://www.eutf.hawaii.gov) for more information and the appropriate forms. Or you can contact the EUTF at 808-586-7390 or toll free 800-295-0089 and request that the instructions and forms be sent to you. You also can visit the EUTF at Suite 1520, 201 Merchant Street, Honolulu HI 96813.

**WHY:** Act 136, SLH 1999, **requires all eligible state and county retirees and their spouses to enroll in Medicare Part B** if they are enrolled in a EUTF retiree medical plan. This statute is incorporated in Chapter 87A, HRS, paragraph 87-23(4).

**HOW:** Forward a copy of your Medicare Part B card to the EUTF via mail or fax. You need to submit proof of your enrollment in the Medicare Part B plan if you want to continue coverage under the retiree plan.

**Although the EUTF may send reminder letters, you ultimately are responsible to submit the proper documentation.**

## **Medicare Part D**

In 2007, the EUTF implemented the Medicare Part D Prescription Drug program offered by CMS.

What this means to you is, if you are a Medicare-eligible participant, **you do not need to leave the EUTF plan and enroll in another Medicare Part D plan to obtain prescription drug benefits.**

The open-enrollment period for all Medicare Part D plans is coming soon: November 15 - December 31, 2008. You probably will start receiving advertisements from other plans during this time. Please know that if you are happy with your coverage under the EUTF Part D plan administered by NMHC, you do not have to take any action – and **you do not have to enroll in another plan.**

If you do not want to enroll in another Part D plan, do nothing. You will automatically stay in the EUTF Medicare Part D plan. **You should be aware that if you do choose to enroll in a different Medicare Part D plan, you will be terminated from your enrollment in the EUTF's NMHC prescription drug plan.** CMS allows enrollment in only one Medicare Part D plan at a time.

**Carrier Corner** - Updated Carrier Information can be found online at [www.eutf.hawaii.gov](http://www.eutf.hawaii.gov) or [www.hieutf.org](http://www.hieutf.org).

Flu season is here. Time to schedule your flu shot. **HMA, Inc.** is partnering with Times Supermarket in providing you and your eligible family members with the flu shot (influenza vaccine). If you are an HMA member, there is no co-payment when getting your flu shot at a participating provider. Please call Times Supermarket at 831-5882, Monday thru Friday, 8:00am – 4:00pm for an appointment. Participants residing on the Neighbor Islands or Mainland and even those on Oahu, you may contact your current provider to schedule an appointment for the vaccine as well. If you have any questions or concerns about your flu shot or other medical benefits and services available, please contact our Akamai Way Hot Line. Personal service when it matters most. Call us Monday thru Friday, 7:30 am to 5:00 pm at 951-4694 or toll free at 1-866-331-5913. You may also reach us by email at [akamai@imxinc.com](mailto:akamai@imxinc.com) or visit our website at [www.moabettah.com](http://www.moabettah.com).

ON-LINE RESOURCES at kp.org: Take an active role in your health with **Kaiser Permanente**. Our on-line tools and resources at kp.org are right at your fingertips, 24/7-- ready to help you be your healthy best. When you're a registered member on kp.org, you can use these secure on-line features:

*My health manager* - Request routine appointments and prescription refills; View certain lab test results; E-mail your doctor's office; Access parts of your child's medical record; Look up information in our health and drug encyclopedias; View summaries of your past office visits; Find healthy living resources

*Healthy lifestyle programs* - Take an inventory of your health; Reach your weight loss goals; Reduce and manage your stress; Make smart food choices; Stop smoking for good; Manage ongoing health conditions; Tackle chronic pain

To get started, go to [kp.org/register](http://kp.org/register). After you register, you can sign on to kp.org with your user ID and password and start taking charge of your health!

**NMHC** is pleased to announce an easier way to check copayment amounts for any EUTF Retiree participant. NMHC has included a link on the EUTF's NMHC website to search the formulary. This link allows EUTF Retiree participants to obtain information about what drugs are covered, copayment information and if a medication requires a prior authorization. Prescription medications that are related to a clinical pharmacy program are also indicated on the searchable formulary. The link to the searchable formulary can be found directly at <http://www.nmhcrx.com/eutf.asp> or by following the "link to carriers" on the EUTF web site. As always, if you have any questions or comments, you can contact NMHC 24 hours a day, 7 days a week at 1-866-533-6977.

The **Standard Life** Insurance plan provided by the EUTF, covers retired and active employees, at no cost to you. As a participant in the EUTF Group Life insurance plan, you are automatically covered by MEDEX® Travel Assist. MEDEX® Travel Assist is a comprehensive program of information, referral, assistance, transportation and evacuation services. **Before your next trip**, please visit our website <http://www.standard.com/mybenefits/hawaii/eutf/> or call our office, toll-free at 1-888-408-2298, to obtain the brochure and card. We are located across the street from the EUTF offices, in The Merchant House, 222 Merchant Street, Suite 205. Our mailing address is PO Box 3160, Honolulu, HI 96802.

**HDS** recently updated its public Web site with a fresh, new look that now includes a section exclusively for EUTF members. EUTF members can access this page through the EUTF Web site or by visiting the HDS Web site directly. This section includes a copy of the dental benefits brochure which includes a summary of the dental benefits. Members can also check on their eligibility, view information on past services, find a participating dentist in Hawaii or on the Mainland, and view oral health and wellness information. We invite you to visit our Web site at [www.deltadentalhi.org](http://www.deltadentalhi.org). You may also reach us by calling the exclusive EUTF Customer Service Member Line at 529-9310 or toll-free at 866-702-3883.

**HIP (Handy Info for Participants) Notes** Keep this information handy!

**Change of Address:** Please provide this information as soon as possible to ensure your benefits will continue and notifications will be sent to you in a timely manner. Please submit an EC-2 form whenever there is an address change. EUTF and Carriers periodically send information directly to your address.

State of Hawaii  
Hawaii Employer-Union Health Benefits Trust Fund  
P.O. Box 2121  
Honolulu, Hawaii 96805-2121

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### **2009 Retiree Open Enrollment Sessions:**

Address locations are provided on the website: [www.hieutf.org](http://www.hieutf.org) and in the Retiree Open Enrollment Guide.

<b>OCTOBER 2008</b>			
<b>Date</b>	<b>Times*</b>	<b>Facility</b>	<b>Location</b>
Oct 14	9:00am & 1:00pm	War Memorial Convention Ctr (Hall)	Lihue
Oct 14	9:00am & 1:00pm	Mauka Lani School - 92-1300 Panana	Kapolei
Oct 15	9:00am & 1:00pm	WCC (Akoakoa 103 &105)	Windward Comm College
Oct 20	9:00am & 1:00pm	Kekuaokalani Gym	Kona
Oct 22	9:00am & 1:00pm	Aunt Sally's Luau Hale	Hilo
Oct 24	9:00am & 1:00pm	Ala Wai Community Center	Honolulu
Oct 27	9:00am & 1:00pm	Kokohead Community Center	Hawaii Kai
Oct 28	9:00am & 1:00pm	Maui Okinawan Cultural Center	Wailuku
Oct 30	10:30am	Mitchell Paule Center	Molokai
Oct 31	9:00am & 1:00pm	Ala Wai Community Center	Honolulu

<b>NOVEMBER 2008</b>			
Nov 3	9:00am & 1:00pm	Kokohead Community Center	Hawaii Kai
Nov 5	9:00am & 1:00pm	Mission Memorial	Honolulu
Nov 6	9:00am & 1:00pm	Mission Memorial	Honolulu
Nov 7	10:30am	Waimea Civic Center	Waimea
Nov 10	9:00am & 1:00pm	War Memorial Convention Ctr (Hall)	Lihue
Nov 12	9:00am & 1:00pm	Aunt Sally's Luau Hale	Hilo
Nov 13	9:00am & 1:00pm	Maui Okinawan Cultural Center	Wailuku

\*Each session will include a 45 minute presentation. In addition, insurance carrier representatives will be available during and after the presentations to answer your questions.